

EXHIBIT 3

Metropolitan Life Insurance Company
485-F US Highway 1 South, Iselin, NJ 08830



Lamme and Linscott
Attorneys At Law
Wendy T. Linscott
22 Elm Street
Great Barrington, MA 01230

RE: Estate of Alexander R Piper III
Policy Number 876 115 025 UL
Company – MetLife Insurance Company

Dear Ms. Linscott:

This is in response to your May 25th letter in regards to the above referenced policy.

Policy Number 876 115 025 UL was issued on February 1, 1987 on the life of Alexander R Piper III. The policy is a Flexible Premium Life Plan of Insurance. It appears on May 1, 1988 the face amount of the policy was increased to \$473,000.

At the time of the application, the policy was owned by Cohen, Cohen and Duffy Defined Benefit Trust. The address given on the application was 86 Trinity PL, New York, NY 10006. On or about January 22, 1991, the policy was assigned to the insured. The address provided on the assignment form was Box 327 - South Egremont, MA 01258-0327.

On or about July 18, 2000, we were notified to change the address to PO Box 91, North Egremont, MA 01252-0091. This address remained until January 2003 when mail was returned to MetLife as undeliverable by the U.S. Postal Service. Our Data Integrity Unit attempted to determine a better address for the insured. They were able to locate an address for the insured at 409 W 48th St – Apt 3RW – New York, New York 10036-1248 and that address remained until January 7, 2004 when the mail was returned again. On November 3, 2003, a letter was sent to the insured advising him that the policy terminated on November 1, 2003 since the cash value of the life insurance policy was insufficient to keep the policy inforce. This letter was sent to the insured at 409 W 48th St – Apt 3RW – New York, New York 10036 and that letter was not returned.

"In regards to the check made payable to the insured dated December 14, 2005, it was issued from Mellon Investor Services, LLC". Mellon Investor is an Independent Third-Party Administrator that is responsible for the issuance of trust interest to MetLife policyholders. These transactions are the result of MetLife becoming a Public Company in April 2000. The TPA was provided the address on record at that time and any changes or transactions are handled separately and independently.

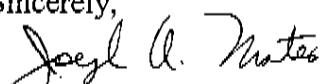
At your request, I have enclosed a true copy of the policy for your review. You will note on page 3 " This policy provides life insurance coverage until the final date if sufficient

premiums are paid." You will also note that the policy's final date is shown as "Policy Anniversary at Age 95". Also, please review the first paragraph of the "Notice" section that is printed on the last page of the policy - "When you write to us, please give us your name, address and policy number. Please notify us promptly of any changes. We will write to you at your last known address."

Please note that on or about July 18, 2000 MetLife received a request to change the address to P.O. Box 91, North Egremont, MA 01252-0091.

Since the policy terminated prior to the insured's death, I am returning the insured's death certificate. I am sorry that the circumstances compel us to make this unfavorable decision.

Sincerely,



Joseph A Mateo, Technical Claims Advisor
Life Administration & Investigations - CEC

June 21, 2007